

Fill in this information to identify the case:

Debtor 1 BETTY RUTH ARTIS

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: NORTHERN District of Texas
(State)

Case number 13-32515

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR MORTGAGE PASS-THROUGH CERTIFICATES 1999-R2

Court claim no. (if known): _____
For Informational Purposes

Last 4 digits of any number you use to
Identify the debtor's account: xxx8657

Date of payment change:
Must be at least 21 days after date
of this notice August 1, 2017

New total payment \$792.90
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$361.06New escrow payment: \$276.91**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate _____ %

New interest rate: _____ %

Current principal and interest payment: _____

New principal and interest payment: _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____

New mortgage payment: _____

Debtor 1

BETTY RUTH ARTIS

First Name Middle Name Last Name

Case number (if known) 13-32515

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Jennine Hovell-Cox

Signature

Date 06/16/2017

Print

Jennine Hovell-Cox

First Name Middle Name Last Name

Title

Attorney for Ocwen Loan
Servicing, LLC

Company

Codilis & Stawiarski, P.C.

Address

650 N. Sam Houston Pkwy East, Suite 450

Number Street

Houston
City

TX
State

77060
ZIP Code

Contact phone

281-925-5200

Email

Jennine. Hovell-
Cox@tx.cslegal.com

This notice of payment change is being filed in the interest of completeness in the court record. The effective date on this analysis was scheduled to be prior to the filing of this notice. In order to comply in good faith with FRBP 3002.1(b), Ocwen will adjust the effective date to 08/01/2017. Furthermore, the Debtor shall receive the benefit of the decrease and any differences in payments submitted shall be credited towards debtor's payoff. Upon the new effective date debtor or the estate shall be solely responsible for the entire new payment amount until further adjustment.

CERTIFICATE OF SERVICE

I hereby certify that on 06/16/2017 a true and correct copy of the Notice of Mortgage Payment Change and Escrow Analysis shall be served via electronic means, if available, otherwise by regular, first class mail on 06/19/2017 to the following parties at the addresses indicated by deposit in the United States Mail, first class postage prepaid.

BETTY RUTH ARTIS
736 CRESENT DR
DESOTO, TX 75115
DEBTOR

RICHARD D. KINKADE
2121 W. AIRPORT FRWY., SUITE 400
IRVING, TX 75062
ATTORNEY FOR DEBTOR

THOMAS POWERS
125 E. JOHN CARPENTER FRWY., SUITE 1100
IRVING, TX 75062-2288
CHAPTER 13 TRUSTEE

Codilis & Stawiarski, P.C.

/s/ Jennine Hovell-Cox
Thomas F. Jones III SBOT 10974400
Jennine Hovell-Cox SBOT 24002313
Lisa L. Cockrell SBOT 24036379
Nicole M. Bartee SBOT 24001674
ATTORNEYS FOR SECURED CREDITOR



Ocwen Loan Servicing, LLC
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1661 Worthington Road, Suite 100
West Palm Beach, FL 33409
Toll Free: (800) 746 - 2936

11/30/2016

Loan Number **Redacted**

Betty Ruth Artis
736 Crescent Dr
Desoto, TX 75115-8503

Property Address: 736 Crescent Dr
Desoto, TX 75115-8503

Analysis Date: 11/29/2016

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - BANKRUPTCY Projections for the Coming Year

Dear Borrower(s),

The enclosed update follows notice of your involvement in a bankruptcy petition, filed on 05/11/2013, under Chapter 13 of the Bankruptcy Code.

This notice relates to the post-petition escrow payments and disbursements only.

Important Notices

Please contact us at once if you are not the subject of a Chapter 13 proceeding or plan.

If you have filed for any other bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case or received any other discharge under the U.S. Bankruptcy Code that applies to this property, please be advised that this notice is for informational purposes only and not intended as an attempt to collect a debt against you personally.

PLEASE REVIEW THIS STATEMENT CLOSELY - THE MORTGAGE PAYMENT MAY BE AFFECTED

This is a prediction of activity in the escrow account during the coming escrow year based on:

- a) Anticipated payments to be paid into the escrow account
- and
- b) Anticipated payments to be made from the escrow account

Description of Next Disbursement	Due Date of Next Disbursement	Estimated Amount(s) of Next Disbursement
County Tax	Jan 2017	\$1,661.03
Hazard Insurance	Jun 2017	\$1,662.00
Total Annual Disbursements		\$3,323.03

Target Escrow Payment	\$276.91 = (1/12 th of \$3,323.03)
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NMLS # 1852

BKA_SURPLUSM

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Starting Escrow Balance Needed as of Jan 2017 \$1,661.57

Month	Projected Payments To Escrow	Projected Payments From Escrow	Description	Projected Ending Balance	Required Bal Projections
Beginning Balance				\$6,458.23	\$1,661.57
Jan-2017	\$276.91	\$1,661.03	County Tax	\$5,074.11	\$277.45
			(PARCEL # Redacted)		
Feb-2017	\$276.91			\$5,351.02	\$554.36
Mar-2017	\$276.91			\$5,627.93	\$831.27
Apr-2017	\$276.91			\$5,904.84	\$1,108.18
May-2017	\$276.91			\$6,181.75	\$1,385.09
Jun-2017	\$276.91	\$1,662.00	Hazard Insurance	\$4,796.66	\$0.00(Cushion)
			(POLICY # Redacted)		
Jul-2017	\$276.91			\$5,073.57	\$276.91
Aug-2017	\$276.91			\$5,350.48	\$553.82
Sep-2017	\$276.91			\$5,627.39	\$830.73
Oct-2017	\$276.91			\$5,904.30	\$1,107.64
Nov-2017	\$276.91			\$6,181.21	\$1,384.55
Dec-2017	\$276.91			\$6,458.12	\$1,661.46
TOTALS=	\$3,322.92	\$3,323.03			

Escrow cushion and potential escrow shortage

In the event there is a tax and/or insurance increase over the coming escrow year, Federal law (RESPA) allows additional funds to be held to prevent the escrow account from being overdrawn.

This additional amount, which is called a cushion, may be up to 1/6th of the total payments estimated to be made from the escrow account for the coming escrow year.

To avoid a shortage, the escrow balance should not fall below the cushion amount at any time during the coming escrow year.

Escrow Account Projections

Total Anticipated Payments. The anticipated payments from escrow for the coming year total \$3,323.03.

Required Escrow Cushion/Minimum Balance. The required cushion amount is \$0.00 (0 of \$3,323.03).

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Expected Balance Deficiency - According to the last month of the account history, the expected escrow balance is \$6,458.23, so there is an escrow balance surplus of \$4,796.66 (this balance equals the total amount paid into escrow minus the total amount of money to be paid out this year). We will send you a check for the remaining surplus balance within 30 days. However, if your account is not contractually current as of the analysis date, the escrow funds will remain in the escrow account.

the first monthly mortgage payment for the coming escrow year, beginning with the payment due on 01/01/2017, will be \$792.90 of which \$515.99 will be for principal and interest and \$276.91 will go into the escrow account.

If you have any questions in this regard, please do not hesitate to contact us.

Please contact our Customer Care Center at (888) 554-6599. Representatives are available to answer your questions Monday through Friday 8:00 am to 9:00 pm ET.

Fax in Attention: Escrow department Fax number: (561) 682-7875.

Mailing Address :

Ocwen Loan Servicing LLC
Attn : Escrow Department.
P.O. Box 24737
West Palm Beach, FL 33416

Sincerely,
Loan Servicing

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Please send any written complaints regarding the servicing of your mortgage to:

The Department of Savings and Mortgage Lending
2601 North Lamar Blvd
Ste 201
Austin, TX 78705

You may also call the toll-free consumer hotline at (877) 276-5550.

A complaint form and instructions may be downloaded and printed by logging into the Department's website, located at www.sml.texas.gov. You may also obtain the form by:

- Sending a written request to the Department of Savings and Mortgage Lending to the address above
- Calling the toll-free consumer hotline listed above
- Emailing your request to: smlinfo@sml.texas.gov

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11/30/2016

Loan Number **Redacted**

Betty Ruth Artis
736 Crescent Dr
Desoto, TX 75115-8503

Property Address: 736 Crescent Dr
Desoto, TX 75115-8503

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT Bankruptcy Account History

Dear Borrower(s),

The enclosed update follows notice of your involvement in a bankruptcy petition, filed on 05/11/2013, under Chapter 13 of the Bankruptcy Code.

This notice relates to the post-petition escrow payments and disbursements only.

Important Notices

Please contact us at once if you are not the subject of a Chapter 13 proceeding or plan.

If you have filed for any other bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case or received any other discharge under the U.S. Bankruptcy Code that applies to this property, please be advised that this notice is for informational purposes only and not intended as an attempt to collect a debt against you personally.

Analysis Period. This statement includes actual and scheduled activity in the escrow account from June 2015 through December 2016.

An "s" indicates "scheduled payment".

The monthly mortgage payment in the amount of \$877.05 of which \$515.99 was for principal and interest and \$361.06 was allocated to the escrow account.

Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
Beginning Balance						\$1,444.33	\$20.17
*Jun-2015	\$361.06-s			\$20.18	POC Escrow Shortage Adjustment	\$1,805.39	\$-0.01
*		\$1,444.33			POC Escrow Shortage Adjustment		\$1,444.32

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BKA_ACCTHISTM

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Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
Jul-2015	\$361.06-s	\$361.06				\$2,166.45	\$2,166.44
Aug-2015	\$361.06-s	\$361.06				\$2,527.51	\$2,888.56
Sep-2015	\$361.06-s	\$361.06				\$2,888.57	\$3,610.68
*Oct-2015	\$361.06-s	\$345.03		\$23,867.68	POC Escrow Shortage Adjustment	\$3,249.63	\$-19,550.91
Nov-2015	\$361.06-s					\$3,610.69	\$-19,189.85
*Dec-2015	\$361.06-s	\$361.06		\$1,484.56	County Tax	\$3,971.75	\$-19,952.29
					(PARCEL # Redacted)		
*				\$3,022.00	Hazard Insurance		\$-22,974.29
					(POLICY # Redacted)		
Jan-2016	\$361.06-s	\$361.06				\$4,332.81	\$-22,252.17
Feb-2016	\$361.06-s	\$361.06				\$4,693.87	\$-21,530.05
Mar-2016	\$361.06-s	\$361.06				\$5,054.93	\$-20,807.93
Apr-2016	\$361.06-s	\$361.06				\$5,415.99	\$-20,085.81
May-2016	\$361.06-s	\$361.06				\$5,777.05	\$-19,363.69
*		\$23,887.97			POC Escrow Shortage Adjustment		\$4,524.28
*Jun-2016	\$361.06-s	\$361.06		\$1,662.00	Hazard Insurance	\$6,138.11	\$3,584.40
					Redacted		
Jul-2016	\$361.06-s	\$361.06				\$6,499.17	\$4,306.52
*Aug-2016	\$361.06-s	\$346.51				\$6,860.23	\$5,014.09
Sep-2016	\$361.06-s					\$7,221.29	\$5,375.15
Oct-2016	\$361.06-s					\$7,582.35	\$5,736.21

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Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
*Nov-2016	\$361.06-s			\$0.10	POC Escrow Shortage Adjustment	\$7,943.41	\$6,097.17
Dec-2016	\$361.06-s					\$8,304.47	\$6,458.23
TOTALS	\$6,860.14	\$29,995.50	\$0.00	\$30,056.52			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. An "s" indicates "scheduled payment".

Projected Payments - Last year, we projected that payments made from the escrow account would total \$0.00. Under Federal law (RESPA), with projected payments of \$0.00 the lowest monthly balance should not {exceed / fall below} \$0.00 or 0 of anticipated payments from the account.

Summary of Actual Payments Made from Escrow (as shown above): \$1,484.56 for property taxes, \$4,684.00 for Hazard Insurance, \$23,887.96 for POC Escrow Shortage Adjustment. Please review the details carefully. If any details appear incorrect, please contact us.

***Note – POC Escrow Shortage Adjustment** – This transaction reflects credit adjustments made by Ocwen with regard to pre-petition escrow shortage identified at the time of the bankruptcy filing and placed in the Proof of Claim filed by Ocwen and on the Claims Register of the case. Ocwen advances the pre-petition escrow shortage funds to the account so they do not become part of any ongoing post-petition escrow payments and to prevent a "double-dip." All pre-petition escrow shortage funds advanced are repaid as part of Ocwen's Proof of Claim arrearage as per the confirmed plan in the case. If the bankruptcy case is dismissed for any reason or if Ocwen obtains an Order from the Court granting it Relief from the Automatic Stay, any outstanding amounts owed for the pre-petition escrow shortage as stated in Ocwen's Proof of Claim that are not repaid prior to the said dismissal or relief order, will be added back to the outstanding escrow balance on the account.

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